

Heagan says family unit under attack

WASHINGTON (AP) — President Reagan, contending in a Christmas-season message that the American family is "under virtual attack," said Saturday people should not take society's most basic unit for granted amid the holiday rush.

"All our lives, it is the love of our family that sustains us when times are hard," Reagan said in his weekly radio address.

Reagan advised his listeners to eschew fashionable live-forthe moment attitudes and instead return to the traditional values that make family life strong.

"In recent decades, the American family has come under virtual attack. It has lost authority to government rule writers. It has seen its central role in the education of young people narrowed and distorted, and it's been forced to turn over to big government far too many of its own resources in the form of taxation," Reagan said.

Cohabitation, Marriage, Divorce, and Remarriage in the United States

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Centers for Disease Control and Prevention • National Center for Health Statistics

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Suggested citation

Bramlett MD and Mosher WD. Cohabitation, Marriage, Divorce, and Remarriage in the United States. National Center for Health Statistics. Vital Health Stat 23(22). 2002.

Library of Congress-in-Publication Data

Cohabitation, marriage, divorce, and remarriage in the United States.
p. cm.— (Vital and health statistics. Series. 23, Data from the national survey of tamily growth; no 22)
ISBN 0-8406-0582-X

1. Marriage—United States—Statistics. 2. Women —United States—Statistics. 3. Unmarried couples—United States—Statistics. 4. Divorce—United States—Statistics. 5. Remarriage—United States—Statistics. 1. National Center for Health Statistics (U.S.) II. Series. HB1125. C84 2002 306.81'.0973'09049—dc21

2002075369

For sale by the U.S. Government Printing Office Superintendent of Documents Mail Stop: SSOP Washington, DC 20402-9328 Printed on acid-free paper.

Vital and Health Statistics

Series 23, Number 22

Cohabitation, Marriage, Divorce, and Remarriage in the United States

Data From the National Survey of Family Growth

DEPARTMENT OF HEALTH AND HUMAN SERVICES Centers for Disease Control and Prevention National Center for Health Statistics

Hyattsville, Maryland July 2002 DHHS Publication No. (PHS) 2002-1998

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Abstract

Objectives

This report presents national estimates of the probabilities of marital and cohabitation outcomes for women 15–44 years of age in 1995, by a wide variety of individual- and community-level characteristics. The life-table analysis in this report takes a life cycle approach to estimate the probabilities that:

- a woman will marry for the first time,
- an intact first cohabitation will make the transition to marriage,
- a first cohabitation will end in separation,
- a first marriage will end in separation or divorce,
- a disrupted first marriage will be followed by a new cohabitation,
- a separation from first marriage will result in divorce,
- a divorce from first marriage will be followed by remarriage, and
- a second marriage will end in separation or divorce.

Methods

The life-table estimates presented here are based on a nationally representative sample of women 15-44 years of age in the United States in 1995 from the National Survey of Family Growth, Cycle 5.

Results

The analyses show that various individual and community-level characteristics are related to the marital and cohabitational outcomes examined in this report. The results consistently demonstrate that the cohabitations and marriages of non-Hispanic black women are less stable than those of non-Hispanic white women. An analysis of trends over time suggests that differences by race/ethnicity are becoming more pronounced in recent years. Racial differences observed are associated with individual characteristics and with the characteristics of the communities in which the women live.

Keywords: cohabitation • marriage • separation • divorce • remarriage • context

Cohabitation, Marriage, Divorce, and Remarriage in the United States

Matthew D. Bramlett, Ph.D. and William D. Mosher, Ph.D., Division of Vital Statistics

Highlights

This report presents data from Cycle 5 of the National Survey of Family Growth (NSFG). The NSFG is a nationally representative survey focused on marriage, divorce, contraception, infertility, and other factors affecting pregnancy and birth rates and women's health. Cycle 5 of the NSFG was based on face-to-face interviews with 10,847 women 15-44 years of age in 1995. The analysis of trends in this report is based on data from the 1973, 1976, 1988, and 1995 cycles of the NSFG. For convenience in writing in the text of this report, non-Hispanic white women are often referred to as "white" and non-Hispanic black women are often referred to as "black." The full labels are always used in the tables and graphs.

This report contains 44 detailed tables showing analyses of eight outcomes related to cohabitation and marriage: the probability that a woman will marry for the first time, the probability that an intact first premarital cohabitation will become a marriage, the probability that a first premarital cohabitation will break up, the

probability that a first marriage will break up, the probability that a woman whose first marriage has disrupted will enter a new cohabitation, the probability that a separation from first marriage will become a legal divorce, the probability that a divorced woman will remarry, and the probability of second marriage disruption. A wide variety of characteristics of women and the communities in which they live are used to examine these cohabitation and marital outcomes.

The analyses in this report are intended to provide a statistical description, not a definitive or exhaustive explanation of these topics. The data shown here are intended to suggest that both characteristics of individuals and the communities in which they live are often important factors in understanding cohabitation and marriage and to encourage researchers to consider these factors when studying these issues. This report also attempts to shed light on at least five important issues in the recent statistical literature on marriage and divorce:

- What are the recent trends in marital breakup, divorce, and remarriage?
- Do the trends in these outcomes differ by race/ethnicity?

The 1995 National Survey of Family Growth was jointly planned and funded primarily by the National Center for Health Statistics, the National Institute for Child Health and Human Development (NICHD), the Office of Population Affairs, and the National Center for HIV, STD, and TB Prevention, with additional support from the Children's Bureau. The authors gratefully acknowledge the technical assistance of Wayne E. Johnson, Ph.D., of the Office of Research and Methodology for assistance in estimating standard errors of the statistics in this report. The authors gratefully acknowledge the helpful review and comments of Dr. V. Jeffery Evans of NICHD. This report was edited by Patricia Keaton-Williams, graphics produced by Jarmila Ogburn, and typeset by Jacqueline M. Davis.

- Are characteristics of communities related to couples' success in marriage?
- Is the statistical portrait of marriage affected if we measure unmarried cohabitation and separation from marriage as well as legal marriage and divorce?
- What demographic, economic, and social factors affect the chances that marriage will succeed or fail?

What are the trends? Our data show an increase in the chances that first marriages will end (in separation or divorce) for marriages that began in the 1950s through the 1970s. From the early 1970s to the late 1980s, the rates of breakup were fairly stable. The probability of remarriage following divorce has decreased slightly, and the probability that the second marriage will break up has risen from the 1950s to the 1980s.

Do the trends differ by race/ethnicity? It appears that these trends were similar for non-Hispanic white and non-Hispanic black women, but black women faced higher rates of marital breakup, lower rates of making the transition from separation to divorce, and lower rates of remarriage. Among white women, the increasing probability of first marriage breakup leveled off in the 1970s but appears to have continued rising for black women through the 1980s.

Are characteristics of communities related to success in marriage? This report shows clear evidence that community prosperity is related to successful cohabitations and marriages, and that neighborhood poverty increases the likelihood that cohabitations and marriages will fail.

Is the statistical portrait of union formation and dissolution affected if we measure unmarried cohabitation and separation from marriage as well as legal divorce? One major advantage of survey data on marriage is that we are not limited to examining legal marriage and divorce. The data in this report show that the probability that an intact premarital cohabitation will result in marriage is 70 percent after 5 years; that probability is associated with the

woman's race, age, education, the household's income, and the economic opportunities in the community. The data also show that a great many marriages end in legal separation but not in divorce, and that looking only at divorce greatly understates marital disruption among some groups—especially non-Hispanic black and Hispanic women.

What demographic, economic, and social factors affect the chances that marriage will succeed or fail? This report shows that a number of characteristics are closely associated with the chances that a marriage will continue or break up. For first marriages, for example, marriages are less likely to break up, and more likely to succeed, if the wife grew up in a two-parent home, is Asian, was 20 years of age or over at marriage, did not have any children when she got married, is college-educated, has more income, or has any religious affiliation.

The following highlights illustrate the kinds of findings shown in this report:

The probability of first marriage is lower for non-Hispanic black women than for other women (figures 1 and 2). Getting married by the 18th birthday is more likely for Hispanic and non-Hispanic white women and less likely for non-Hispanic black and Asian women (figure 2). First marriage is less likely for women who report that their religion is not important (figure 3). Early marriage is more likely for women in communities with higher male unemployment, lower median family income, higher poverty and higher receipt of welfare (figure 4). First marriage is more likely in nonmetropolitan areas and less likely in central cities (figure 5).

The probability that an intact first premarital cohabitation becomes a marriage is higher among white women and lower among black women (figure 6); higher among couples with higher incomes than for couples with lower incomes (figure 7); and higher for cohabiting women with any religious affiliation than for those with no religious affiliation, especially among white women (figure 8). Marriage is

more likely for cohabiting white women who report that their religion is either somewhat or very important than for those who report that their religion is not important (figure 9).

Cohabiting women are more likely to marry if they live in communities with lower male unemployment, higher median family income, lower poverty, and lower receipt of welfare (figure 10). The male unemployment rate seems to be more important among black women than among white women (figure 11).

After the first 3 years of cohabitation, the probability that a first premarital cohabitation breaks up is higher among black women than among Hispanic or white women (figure 12) and is higher among younger than older women (figure 13), especially among white women (figure 14). Women who have ever been forced to have intercourse before the cohabitation began are more likely to experience the breakup of their first premarital cohabitation than women who have never been forced (figure 15).

Cohabiting women are more likely to experience the breakup of their first premarital cohabitation if they live in communities with higher male unemployment, lower median family income, and higher rates of poverty and receipt of welfare (figures 16 and 17).

Black women are more likely to experience first marital disruption and Asian women are less likely to experience first marital disruption, compared with white or Hispanic women (figure 18). First marriages of women who are 20 years of age or over at marriage are less likely to break up than marriages of teenaged brides; but there is no significant difference by age at marriage among Hispanic women (figure 19).

Women who lived with both parents throughout childhood are less likely to experience the breakup of their first marriage than women who were not raised with two parents throughout childhood (figure 21). Women who have never been forced to have intercourse before marriage are less likely to

experience the breakup of their first marriage than women who have ever been forced to have intercourse before marriage (figure 22). The chance of marital disruption is lower if the wife had her first birth after marriage (figure 23).

Women who have ever suffered from generalized anxiety disorder (GAD) are more likely to experience the breakup of their first marriage than women who have never suffered from GAD (figure 24). Interracial marriages are more likely to disrupt than marriages in which both spouses are the same race/ethnicity (figure 25). First marriages are more likely to disrupt in communities with higher male unemployment, lower median family income, higher poverty, and higher receipt of welfare (figures 26 and 27).

Entering a new cohabitation after the first marriage ends is more likely among white women than black women (figure 28); more likely among women with no religious affiliation than women with any religious affiliation (figure 29); more likely if she has few or no children (figure 30); and more likely for women who live in communities with low male unemployment, poverty, and receipt of welfare (figure 31).

Separated white women are more likely to complete the legal divorce process than separated Hispanic or black women (figure 32). The transition from separation to divorce is less likely among women who live in less prosperous communities (figure 33).

The probability of remarriage is highest among white divorced women and lowest among black divorced women (figure 34). Remarriage is more likely among women who were under age 25 at divorce than among women ages 25 and over at divorce (figure 35). Remarriage is more likely for divorced women who live in communities with lower male unemployment, poverty, and receipt of welfare (figure 36). Remarriage is more likely for women who live in nonmetropolitan areas and is least likely for women who live in the central cities of metropolitan areas (figure 37).

Black women are more likely to experience the breakup of their second marriage than other women (figure 38);

second marriage disruption is more likely among women who were younger than age 25 at remarriage than women who were older at remarriage (figure 39), more likely among women who were not raised throughout childhood with two parents (figure 40), more likely among women who have ever been forced to have intercourse before marriage than women who have never been forced to have intercourse before marriage (figure 41), and more likely among women who have ever suffered from GAD than women who have never suffered from GAD (figure 42).

Women with no children at the start of the second marriage are the least likely to experience second marital disruption. Among those with children at remarriage, those with any unwanted children are more likely to experience a second marital disruption than those with no unwanted children (figure 43). Women who live in communities with higher male unemployment, lower median family income, higher poverty, and higher receipt of welfare are more likely to experience the second marital breakup (figure 44).

Although the statistics presented in this report are descriptive in nature, it is possible to observe how the characteristics of individuals and communities may be related to the stability of cohabitations and marriages. Cohabitations and marriages tend to last longer if the woman was older at the time the cohabitation or marriage began, if her family income is higher, if she has any religious affiliation or reports that her religion is important to her, if she was raised through childhood in a two-parent intact family, if she had never been forced to have intercourse, if she had no children at the start of the cohabitation or marriage, if her first birth was at least 8 months after the beginning of the cohabitation or marriage, if she has never suffered generalized anxiety disorder, if she is the same race/ethnicity as her husband, or if she lives in communities with higher median family income, lower male unemployment, less poverty, less receipt of welfare, and more adults who are college-educated. Some of these characteristics show stronger effects for

the stability of marriage than for the stability of cohabitation, and some of the effects vary by race/ethnicity.

Introduction

e is associated with a tive outcomes. olution of marriage is associated with negative outcomes—for drensA full analysis of the either children or spea the scope of this report; but this brief review should serve to highlight the importance of the data described in this report. The purpose of this report is to present estimates of the patterns of cohabitation, marriage, divorce, and remarriage in the United States as of 1995, by a wide variety of individualand community-level characteristics. We do not attempt to provide rigorous explanations for the many findings reported here. The intent is to present the findings in a stabilically sound. format, in greater detail than has ever been done for the United States, and thus to encourage more understanding and further study of these important topics.

Compared with unmarried people, married men and women tests to have lower mortality, less risky behavior, more monitoring of health, more compliance with medical regimens, higher sexual frequency, more satisfaction with their sexual lives, more savings, and higher was (1-3). The differences between married and unmarried people may reflect a causal effect of marriage or a selection effect. Healthier people may be more likely than others to find mates and marry. Research has suggested that the benefits of marriage may be partially due to a selection effect and partially due to true benefits to be gained from being married as opposed to being unmarried (3,4). A lower mortality risk among the married has been shown to persist even after health in early adulthood was controlled, suggesting that at least part of the benefit of being married is not the result of selection (4).

Compared to married individuals, divorced persons exhibit lower levels of

psychological well-being, more health problems, greater risk of mortality, more social isolation, less satisfying sex lives, more negative life events, greater levels of depression and alcohol use, and lower levels of happiness and self-acceptance (5). The economic consequences of divorce can be severe for women. Most often, children remain with the mother after divorce; the loss of the exhusband's income often results in a severe loss of income per capita (6,7). For a man, the retention of income combined with decreased family size may actually result in an increase in his new household's income per capita (6,8).

children of divorce and children raised in single-parent families. Although not all single-parent families. Although not mothers remain single, virtually all children of divorce spend some time in a single-parent household until the mother remarries. Been admitted that does remare, studies suggest that children in allies have similar trats of adversarial studies of children as work amount of children as work amount of the groups of children as work as a matter trying with the ballogue of the groups of children as work as a matter trying with the ballogue of the groups of children as work as a matter trying with the ballogue of the groups of children as work as a matter trying and alcohold a parent trying and a pare

Single-parent families have lower levels of parental involvement in school activities and lower student achievement, compared to two-parent families (10). Children missed in single-parent families are most littely to drop out of high school, bave lower grades a R. C. L. and are less likely to attend and graduate from college than children raised in two-parent families (11). They are more likely to be out of school and unemployed and are also more likely to become single parents themselves, than children raised in two-parent families (11). Studies have found that, compared to children in two-parent families, children of divorce score lower on measures of self-concept, social competence, conduct, psychological adjustment and long-term health (5).

The positive health benefits of marriage and the negative consequences

of divorce illustrate the importance of examining trends and differentials in the patterns of marriage and divorce over time.

Trends and Differences in Marriage and Divorce

In the United States during the second half of the twentieth century, the proportion of people's lives spent in marriage declined due to postponement of marriage to later ages and higher rates of divorce (12). The increase in nonmarital cohabiting has also contributed to the decline in the proportion of peoples' lives spent in marriage. Increasing rates of cohabitation have largely offset decreasing rates of marriage (13,14).

The proportion of time spent in marriage has varied across demographic subgroups. Since 1950, the marital patterns of white and black Americans have diverged considerably. About 91 percent of white women born in the 1950s are estimated to marry at some time in their lives, compared with only 75 percent of black women born in the 1950s (13). Black married couples are more likely to break up than white married couples, and black divorcees are less likely to remarry than white divorcees (13).

The degree of attachment to marriage among black Americans is similar to that of white Americans as measured by attitudes toward marriage (15,16). One explanation offered by some researchers for the lower proportion of time spent in marriage among black Americans is the idea of a "marriage squeeze," in which the "marriageable pool" of black men is low due to high rates of joblessness, incarceration, and mortality (17–19). Employed men are more likely than unemployed men to marry (20).

In addition to race and employment status, other characteristics of individuals that have been found to be related to a higher probability of getting married include higher education and earnings (21). Characteristics related to getting married earlier include growing up in a disrupted family and higher levels of parents' education (22).

Characteristics of individuals related to a higher probability of divorce include younger age at marriage, lower education and later birth cohort (23), later marriage cohort and presence of a premarital birth (24), premarital cohabitation (25), and premarital sexual activity (26). Catholic white women are less likely to divorce than non-Catholic white women (24). Marital dissatisfaction has been found to be associated with psychiatric disorders such as GAD, depression, and panic (27). Other characteristics related to a lower probability of remarriage include higher education and older age at divorce (28) and presence of children from prior marriages (9).

Lower economic prospects for less-educated young men have been hypothesized to decrease the probability of marriage. The increasing economic independence of women has also been hypothesized to decrease the probability of marriage, although recent evidence suggests that the increasing economic independence of women may actually increase the probability of marriage as earnings and employment may make either partner an attractive potential spouse (17,21). Marriage market conditions may also play a role, in that the probability of divorce is higher in areas with large numbers of economically attractive potential alternate partners (17,29).

A full analysis of all of the individual- and community-level characteristics associated with cohabitation, marriage, and divorce is beyond the scope of this report. The purpose of this report is to present estimates of the patterns of cohabitation, marriage, divorce, and remarriage in the United States as of 1995 by a wide variety of demographic and community characteristics. The individual characteristics include some which have been shown to be related to marital outcomes in the literature cited above: age, race/ethnicity, education, income, employment status, religion, family background, parity, GAD, and whether the woman cohabited with her husband before marriage (9, 13, 20-28). Other individual characteristics have been found in other analyses of the National Survey of Family Growth (NSFG) to be

Il.

correlated with related variables such as marital status, age at marriage, or year of marriage: forced intercourse, timing of first birth, and whether births were unwanted (30).

Some of these individual characteristics are not available for all analyses. For example, whether the marriage was preceded by cohabitation is only appropriate for analyses of firstand second-marriage duration. Some characteristics do not always have enough cases to use in some analyses. For example, parity is measured as the number of children born by the start of the analysis interval, and the interval for the analysis of first marriage begins at age 15; the number of women who had given birth before age 15 was insufficient for analysis of this variable. Where possible, analyses were run by various different measurements of these variables. Analyses of all outcomes are presented by religious affiliation and the importance of religion. For analyses of first- and second-marriage disruption, results are presented by the wife's age and by the age difference with her husband, and by the wife's race/ ethnicity and by the race difference with her husband (the age difference with partner and race difference with partner are not available for analysis of the first cohabitation because of the large amount of missing data in the woman's report of her first cohabiting partner's characteristics).

Basic measures of residence such as region of residence and metropolitan status are included here. Other measures of the characteristics of the community measured at the census-tract or county level are also included: the male unemployment rate, median family income, percent of households below poverty, percent of families receiving public assistance, percent of adults with college education, the crime rate in the county, and the percent of women never-married.

The analysis of each outcome is presented by each individual and community characteristic separately. The results are descriptive and are not meant to represent a definitive explanation of these outcomes. Further analysis using multivariate techniques may reveal that some of the characteristics in this report

are more or less important than others, but such analysis is beyond the scope of this report. The estimates in this report are based on Cycle 5 of NSFG, conducted in 1995 by the Centers for Disease Control and Prevention (CDC)/National Center for Health Statistics (NCHS). Preliminary estimates of first marriage disruption, the transition from separation to divorce, remarriage, and second marriage disruption by race/ethnicity and age based on the 1995 NSFG were published previously (31).

Data Sources

There have been several sources of data on marriage, divorce, and cohabitation in the United States in recent decades, but few are still active:

- Until 1995, the NCHS Vital Statistics program included marriage and divorce registration data. The collection of individual record data ended with data year 1995, and since then only annual total counts of marriages and divorces have been available (32). That system previously gave annual rates of legal marriage and divorce by marriage order and age but had no data on the lifetime probability of divorce by other characteristics and included no data on cohabitation or separation.
- The U.S. Census Bureau's Current Population States (CPS) previously contained 1 marrial history supplement to the June CPS every 5 years in 1980, 1985, 1990, and 1995, but was not continued after 1995 (33).
- The National Survey of Families and Households, conducted by the University of Wisconsin-Madison Center for Demography and Ecology, was a comprehensive survey covering many aspects of cohabitation and marriage and was especially useful because of its longitudinal design, allowing for the prediction of outcomes based on covariates measured before those outcomes. However, the sample was originally drawn in 1987 and the last data collection was in 1992–94,

- although a third wave of data is being collected in 2001-02 (34).
- The U.S. Census Bureau's Survey of Income and Program Participation (SIPP) is a longitudinal panel survey of approximately 37,000 households that includes a marital history and a large number of demographic characteristics. The most recent SIPP data available were from the 1996 panel (35). There was no cohabitation history data collected in SIPP, so analysis of the transition from cohabitation to marriage is impossible.
- Cycle 5 of the NSFG was collected in 1995 and contains full cohabitation and marriage histories as well as a large number of potential characteristics to study patterns of cohabitation, marriage, and divorce. In addition, the NSFG Cycle 5 includes data on the characteristics of the communities in which the respondents live, allowing for contextual analysis of cohabitation, marriage, divorce, and remarriage. Cycles 1 through 5 of NSFG can be pooled to perform trend analysis. Unlike most of these other data systems, NSFG is currently ongoing. Cycle 6 of the NSFG is to be collected in 2002, with public-use data files expected to become available in late 2003. Further analysis of new data on these topics collected in 2002 will therefore be possible.

Life Tables on Marriage

There have been numerous studies using life-table techniques to study marriage and divorce in the United States. One study presented first and second marriage dissolution life tables based on the 1973 NSFG (23). Another study (1980) constructed similar tables on first and second marriage based on the Divorce Registration Area annual divorce certificate data (36). Life tables of marriage, widowhood, and divorce have been computed based on published census and vital statistics data (37,38). Other studies have presented statistics on marriage and divorce that are calculated as cumulative percents, which are similar to estimates obtained in life tables. One such study presented cumulative probabilities of remarriage based on the 1976 NSFG (28). Another study presented cumulative proportions of marriages dissolved based on the 1982 NSFG (22). Because the focus of this report is on the occurrence of certain events (marital disruption, remarriage, etc.) within a specified time frame (duration of marriage, duration of divorce, etc.), life-table techniques are appropriate for this analysis (23). A detailed description of life-table techniques appears in the "Methods" section, and a sample life table appears in Appendix II.

The life tables in this report are based on Cycle 5 of the NSFG, the most recent available data. In addition, a large number of covariates are examined that were not analyzed in the previous studies, including the characteristics of the communities in which women live. We also include cohabitation life tables that were not available in prior studies, including the probability of a cohabitation disruption, the probability of a cohabitation becoming the probability of a cohabitation of first marriage, and the probability of cohabitation after the dissentation of first marriage.

Methods

Data—The national estimates of cohabitation, marriage, and divorce patterns in this report are based on data from the 1995 NSFG. Cycle 5 of NSFG, conducted by CDC/NCHS in 1995, was based on a multistage probability sample of the civilian, noninstitutionalized population of women in the United States, yielding estimates that are representative of women 15-44 years of age in 1995. Between January and October 1995, in-home computerassisted personal interviews were conducted with 10,847 women, of whom 1,553 were Hispanic women, 6,483 were non-Hispanic white women, 2.446 were non-Hispanic black women and 365 were women of other races and ethnic origins. The overall response rate was 79 percent (30).

The sample list for the 1995 NSFG was selected from households that responded to the 1993 National Health Interview Survey. Non-Hispanic black

and Hispanic women were sampled at higher rates than were other women. Sampling weights account for differential probabilities of sample selection and for nonresponse, and are adjusted to agree with control totals by age, race, parity, and marital status provided by the U.S. Census Bureau. The 10,847 women in the 1995 NSFG represent the 60 million women 15-44 years of age in the civilian noninstitutionalized population of the United States in 1995. On average, each woman in the 1995 NSFG represents about 5,500 women in the population, although sample weights vary considerably from this average value depending on the respondent's race, age, and Hispanic ethnicity, the response rate for similar women, and other factors (30,39). See Appendix I, Technical Notes for additional information.

The 1995 NSFG collected complete retrospective histories of each woman's experiences with cohabitation, marriage, and divorce, including the beginning and ending dates of each cohabitation and marriage and the outcome of each union (marriage, separation, divorce, or widowhood) (40). Given these data, the probabilities shown in this report can be estimated using life-table techniques.

Previous analyses of marriage and divorce based on vital statistics have computed and presented annual rates of marriage and divorce (41,42). Rates are snapshots of data limited to a specific year. The life-table analysis in this report takes a life-cycle approach to estimate the probabilities that:

- a woman will get married for the first time.
- an intact first cohabitation will make the transition to marriage,
- a first cohabitation will end in breakup,
- a first marriage will end in separation or divorce,
- a disrupted first marriage will be followed by cohabitation,
- a separation will result in divorce,
- a divorce from first marriage will be followed by remarriage, and
- a second marriage will end in separation or divorce.

These outcomes are presented in this report in the order in which they

typically occur in the lives of women and men—that is, in a "life-cycle" order. Each outcome was treated independently. Although it is possible to combine outcomes in multidecrement life tables (such as the formation of the first union as either cohabitation or marriage, or the end of first cohabitation in either breakup or marriage), that is beyond the scope of this report.

Previous analysis of divorce and remarriage based on Cycle 4 of NSFG used a measure of the cumulative proportion of marriages disrupted as of interview to describe the phenomena (43). This statistic is a refinement of a rate, approximating the estimates that life-table analysis provides. However, it is only a single measure of the cumulative proportion at the time of interview; life tables provide estimates of cumulative proportions at every time point in the life course of a marriage.

Life Tables—The life table is a tool that demographers and statisticians use most often to study mortality, but it is also often applied to the study of marital stability. In studying mortality, the cohort life table is a summary of the mortality history of a given cohort from birth to death (a cohort is a group of people born in the same year; e.g., the 1950 cohort includes persons born in 1950), and requires data on the longevity of all cohort members, a span of more than 100 years. As a result, the period life table is typically used as a model of what would happen to a given cohort if the age-specific death rates from a certain point in time were to remain fixed for the duration of the cohort's life (44,45).

As members of the cohort age, they are subjected to the age-specific death rates of successive age categories in the life table. At each interval, the age-specific death rate for that interval is used to calculate how many members of the cohort die during that interval. That number of deaths is subtracted from the count of cohort members, and the result is the number of cohort members who survive to go on to the next interval. Eventually, the last age interval is reached and the last cohort members die. One overall measure of longevity is the proportion who survive

to specific ages (44). Survivor curves can be plotted that show the proportion of the cohort surviving to each successive age category (45,46).

To apply life table analysis to the study of marital (or cohabitation) stability, the cohort of people is replaced with a cohort of marriages (or cohabitations); age is replaced by union duration, and death is replaced by breakup, separation, or divorce. A mortality life table is used to analyze death, which is a one-time event that cannot be reversed, whereas a marital life table is used to analyze marriage, which can occur more than once and can be reversed. However, there is little conceptual difference between the two if one considers that the event of a first marriage cannot be reversed (a married woman can become unmarried, but cannot change the fact that she experienced the event of a first marriage).

There is an additional issue that must be addressed in order to apply lifetable analysis to the study of marital outcomes. The NSFG sample of women is limited to ages 15-44, so the marriage histories are incomplete. For respondents whose marriage has not yet ended as of interview, the end date of the marriage is unknown, and it is not known how the marriage will end; therefore the duration of the marriage is unknown, and is referred to in statistical literature as "censored." Life table procedures allow for the simultaneous analysis of complete and incomplete marriage histories (23).

Life table analysis can handle censored cases by keeping such cases in the analysis as long as they are at risk of disruption and then dropping them out once the risk is unknown (47). For example, when calculating the proportion of marriages that dissolve in each duration interval, a marriage that has existed for 24 months and still exists intact at interview would remain in the denominator for each duration interval until 24 months of duration is reached; after that, the case would no longer be used in the calculations.

Widowhood removes a marriage from the risk of dissolution. The length of time that the marriage would have endured intact if the husband had not died is unknown, so cases of widowhood are censored (removed from the analysis) at the date of the death of the husband. Widowhood is very rare among women in the age group 15-44. The mortality of the wives is unobservable, as the woman had to have been alive in order to be interviewed. As the risk of mortality among women in the age range 15-44 is low, this is unlikely to affect the results substantially.

The basic measure used in this report is the probability that a marriage or cohabitation will end in separation or divorce. For convenience and brevity in this report, this measure is referred to as the probability of dissolution or the probability of disruption. In this sense, dissolution or disruption means "to break apart" or break up. For analysis of first- or second-marriage disruption, the duration of the marriage is measured in months from the start of the marriage until the separation or divorce (marriages ending in widowhood or still intact at interview are censored). For analysis of cohabitation disruption, duration is measured from the start of the cohabitation until the end of the cohabitation, or if the couple married during the relationship, from the start of the cohabitation until the separation or divorce (cohabitations ending in the death of the partner or still intact at interview are censored). Cohabitations that had already made the transition to marriage are included in the analysis of cohabitation disruption because the analysis focuses on how long the actual relationship endures rather than how long particular legal definitions endure.

For the interval to first marriage, duration is measured from the 15th birthday to the date of first marriage. Women who never married are censored at interview. For the transition from cohabitation to marriage, duration is measured from the start of the cohabitation to the date of first marriage. Cohabitations ending in death of the partner or disruption, or still intact and unmarried at interview, are censored. For the interval until post-marital cohabitation, duration is measured from the date of the end of the first marriage until the start of a new cohabitation. Women who remarried

without first cohabiting or who remained unmarried and did not enter a new cohabitation by the time of the interview are censored. For the transition from separation to divorce, duration is measured from the date of separation from first marriage to the date the divorce was finalized. Women who never made the transition to divorce by the time of the interview are censored. For remarriage, duration is measured from the date of the divorce to the date of the second marriage. Women who never remarried by the time of the interview are censored.

A woman 30 years of age at the time of her marriage cannot be included in a measure of the probability of dissolution after 20 years of marriage, because she would have been 50 years of age after 20 years of marriage, and the maximum age of women in the NSFG sample was 44. Because of the age limitation on the sample, the longer the period of observation, the younger the women must be at marriage to have been 44 years of age or younger when she was interviewed. Estimates toward the later durations are therefore biased toward the experiences of younger women at marriage. Because younger age at marriage is associated with a higher probability of disruption, this means that estimates toward the later durations may be overestimates of the probability of disruption. To avoid awkwardness in describing results affected by this limitation, tables and graphs in this report are truncated as necessary. The events examined in this report include the first marriage, the transition from first cohabitation to marriage, first cohabitation disruption, first marriage dissolution, postmarital cohabitation, the transition from separation to divorce, second marriage, and second-marriage dissolution. The higher the average age at the event, the more truncation is necessary to avoid this potential bias. In the future, the NSFG could address this issue by interviewing women up to 54 or 59 years of age.

The probability of divorce itself is not always the best measure of marital instability. While 26.5 percent of women have divorced at the end of 10 years of first marriage, 33 percent of all first

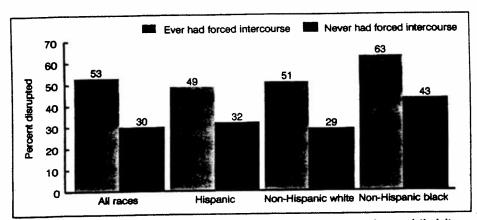


Figure 22. Probability that the first marriage breaks up within 10 years by race/ethnicity and forced intercourse: United States, 1995

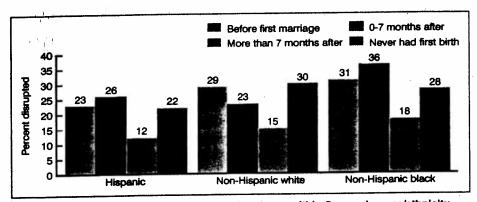


Figure 23. Probability that the first marriage breaks up within 5 years by race/ethnicity and timing of first birth: United States, 1995

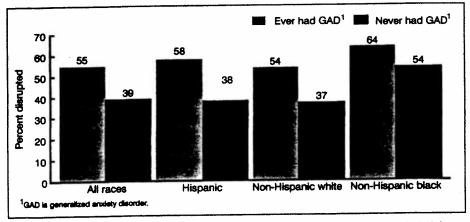


Figure 24. Probability that the first marriage breaks up within 15 years by race/ethnicity and generalized anxiety disorder: United States, 1995

non-Hispanic black women, and 20 percentage points for Hispanic women (figure 24).

First marriages in which the husband and wife are both members of the same race/ethnicity are more likely to succeed than those in which the

spouses are of different race/ethnicity (table 21 and figure 25). After 10 years of marriage, interracial marriages have a 41-percent chance of disruption and same-race marriages have a 31-percent chance of disruption (table 21). The number of specific comparisons that can

be made is limited because of small sample sizes. While specific pairings such as "white/black" or "black/Asian" are not shown, comparisons that can be shown reliably are presented in table 21. "White/any other" couples have similar chances of marital disruption as all "different race" couples, which is not surprising as the majority of "different race" couples are "white/any other" pairings. "Black/any other" couples appear to have chances of marital disruption similar to those for all black couples.

Other individual characteristics of women that are associated with a greater probability of marital dissolution include lower education, lower family income, not working at the beginning of marriage, working full time as opposed to working part time at marriage, having no religious affiliation, already having one child or more at the start of the marriage, and living in the South (table 21). First marriages that were preceded by cohabitation are more likely to diarust than those that were not preceded by combitation. The only variable in table 21 that does not show a significant effect on the probability of first marital dissolution is the age difference between husband and wife.

First marriages are more likely to disrupt in communities with higher unemployment, lower median family income, and a higher percent of families below poverty level or receiving public assistance (table 22 and figure 26). First marriages are also more likely to disrupt in central cities, and in communities with a lower percent college-educated, a higher crime rate, and a higher percent of women never-married (table 22). Figure 27 shows that the effect of community median family income is similar for Hispanic, white, and black women. The difference in the probability of marital disruption between low-income and high-income communities is 12 percentage points for Hispanic women, 20 percentage points for white women, and 23 percentage points for black women.

The Probability of Cohabitation After the End of First Marriage

Tables 29 and 30 show the probability of postmarital cohabitation

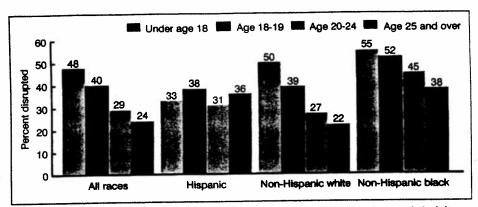


Figure 19. Probability that the first marriage breaks up within 10 years by race/ethnicity and age at the beginning of marriage: United States, 1995

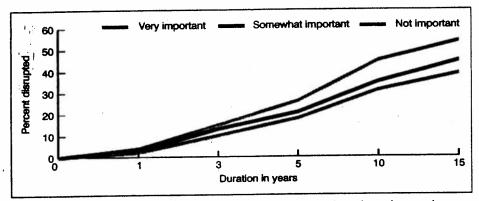


Figure 20. Probability that the first marriage breaks up by duration of marriage and importance of religion: United States, 1995

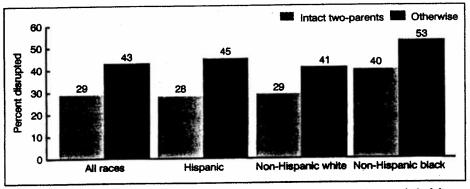


Figure 21. Probability that the first marriage breaks up within 10 years by race/ethnicity and intact status of family of origin: United States, 1995

difference between the "very important" and the "somewhat important" groups is not statistically significant) (table 21 and figure 20). Women who reported that religion is "not important" to them are more likely to have experienced first marital dissolution than women who reported that religion is "somewhat important" or "very important."

The probability of first marriage dissolution is substantially higher for women who did not grow up in a two-parent intact family (table 21). Figure 21 shows that this effect is similar for Hispanic women, white women, and black women. Among white women, those who were raised in an intact family have a 29-percent

chance of marital dissolution after 10 years of marriage; those who did not have an intact family have a 41-percent chance of dissolution, a difference of 12 percentage points (figure 21). The analogous difference among black women is 13 percentage points, and among Hispanic women, 17 percentage points. This finding is consistent with the notion of the intergenerational transmission of divorce (53).

Marital dissolution is more likely for a woman who was ever forced to have intercourse by a man at some time in her life before she was married (table 21). Figure 22 shows that this effect is found for Hispanic, white, and black women. The difference in probabilities between women who have and have not ever been forced to have intercourse is large: 17 percentage points for Hispanic women, 22 percentage points for non-Hispanic white women, and 20 percentage points for non-Hispanic black women (figure 22). It was noted earlier that the effect of forced intercourse on the probability of cohabitation disruption was larger for white women than for black women, but for first marriage dissolution, the effect appears to be very similar for the two racial groups.

Figure 23 shows that among Hispanic, white, and black women, those whose first birth was more than 7 months after first marriage have the lowest chance of marital disruption. Differences among the other three categories of timing of first birth are not statistically significant, but the data suggest that for Hispanic and black women, those whose first birth is within 7 months of marriage are the most likely to experience marital disruption (tables 23,25,27).

Women who have ever suffered from GAD are more likely to experience first marital disruption than women who have not had GAD. Figure 24 shows a difference of 16 percentage points after 15 years of marriage. This difference is smaller for black women than for white women. The difference in the probability of marital disruption between women who have ever suffered from GAD and those who have not is 17 percentage points for non-Hispanic white women, 10 percentage points for